

Prepared by and Return to:
Realty Title and Escrow
6397 Goodman Rd, Suite 112
Olive Branch, MS 38654
(662)893-8077
File No. 06080481

10/23/06 9:48:04 53
BK 542 PG 641
DESOTO COUNTY, MS
W.E. DAVIS, CH CLERK

return to:
LINCOLN HODGES
ATTORNEY AT LAW
2294 Germantown Rd. S.
Germantown, TN 38138
(901) 754-6440

WARRANTY DEED

Raymond J. Picard and Delilah Picard

- Grantor(s)

Teresa M. Bogema and husband Justin R. Bogema

- Grantee(s)

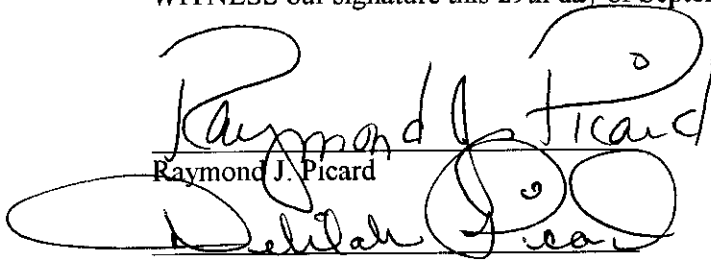
FOR AND IN CONSIDERATION of the sum of Ten Dollars (\$10.00) cash in hand paid and other good and valuable considerations, Raymond J. Picard and Delilah Picard do hereby sell, convey and warrant unto Teresa M. Bogema, and husband Justin R. Bogema as joint tenants by the entirety with full rights of*, the land lying and being situated in DeSoto County, Mississippi, more particularly described as follows, to-wit:
*survivorship and not as tenants ~~as~~ in common

Lot 50, Section B, Braybourne Subdivision, situated in Section 32, Township 1 South, Range 5 West, as shown on plat of record in Plat Book 64, Page 8 in the Chancery Clerk's Office of DeSoto County, Mississippi.

The warranty in this deed is subject to rights of way and easements for public roads and public utilities, subdivision and zoning regulations in effect in DeSoto County, Mississippi, and further subject to all applicable building restrictions and the restrictive covenants of record.

IT IS AGREED and understood that the taxes for the current year have been prorated as of this date on an estimated basis, and when said taxes are actually determined, if the proration as of this date is incorrect, then the parties hereto agree to pay on the basis of an actual proration.

WITNESS our signature this 29th day of September, 2006.



Raymond J. Picard
Delilah Picard

STATE OF MISSISSIPPI
COUNTY OF DeSOTO

Personally appeared before me, the undersigned authority in and for the said county and state, on this 29th day of September, 2006, within my jurisdiction, the within named Raymond J. Picard and Delilah Picard, who acknowledged that they executed the above and foregoing instrument.

My commission expires:




(Notary Public)

Grantors' Address:

78 E. Anderson Lane

Red Banks, MS 38661

H- 662-851-4900

W- 901-747-3330

Grantees' Address:

13026 Oxbourne North

olive Branch MS 38654

H- N/A

W- 901-754-6440